

FIG. 1A

Financial Strength of Company	
S&P Rating	6
Weiss Rating	6
Best's Rating	8
Asset Size	10
Strength of Backing from Parent	10

Funding Analysis	
Cash Flow Required for Funding	20
Net Present Value of A/T Cash Flow at x%	4
IRR on Composite A/T Cash Flow	4
A/T Effect on Earnings @ Year 1	5
Cumulative A/T Effect on Earnings @ Year 5	5
Earnings Crossover	2

Contractual Features	
De MEC'ing Provisions	3
Mortality Charge Guarantees	4
Expense Charge Guarantees	4
Buyer Rating of Fund Choices	2
Buyer Rating of Historical Fund Performance	2

Other	
Suitability of Underwriting Offer	5

FIG. 1B

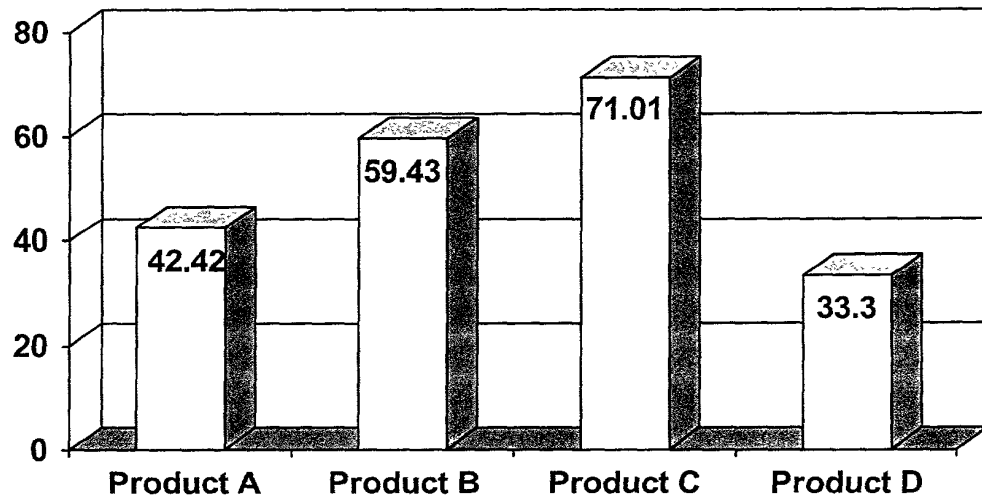


FIG. 1C

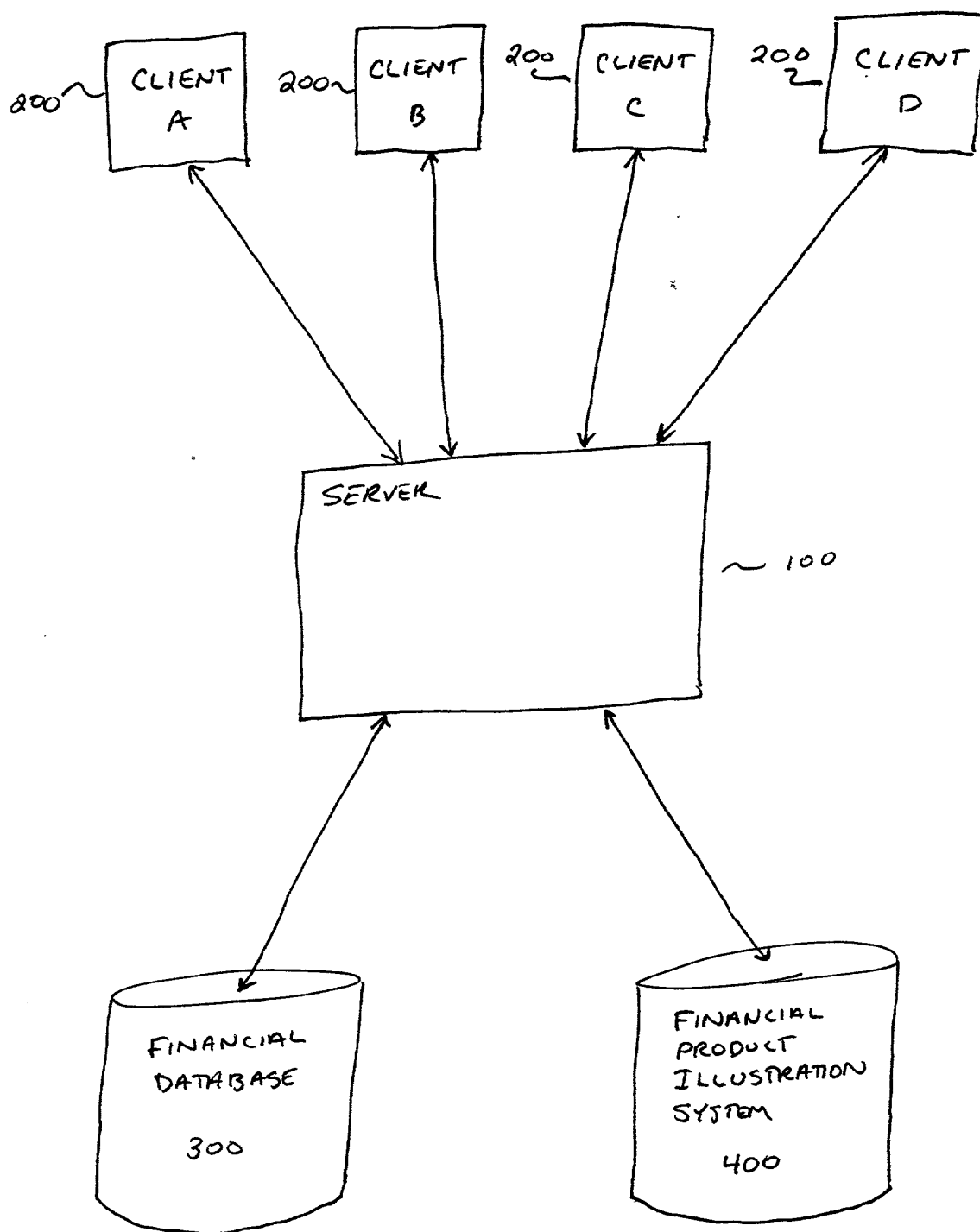


FIG. 2

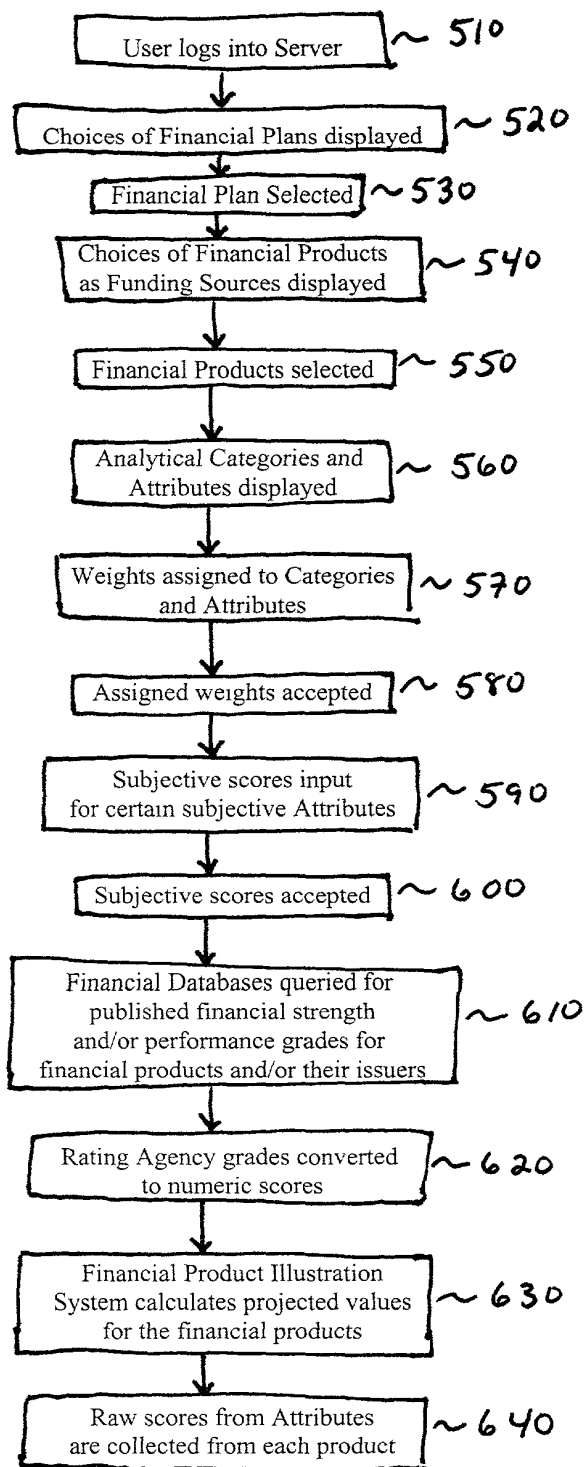


FIG. 3A

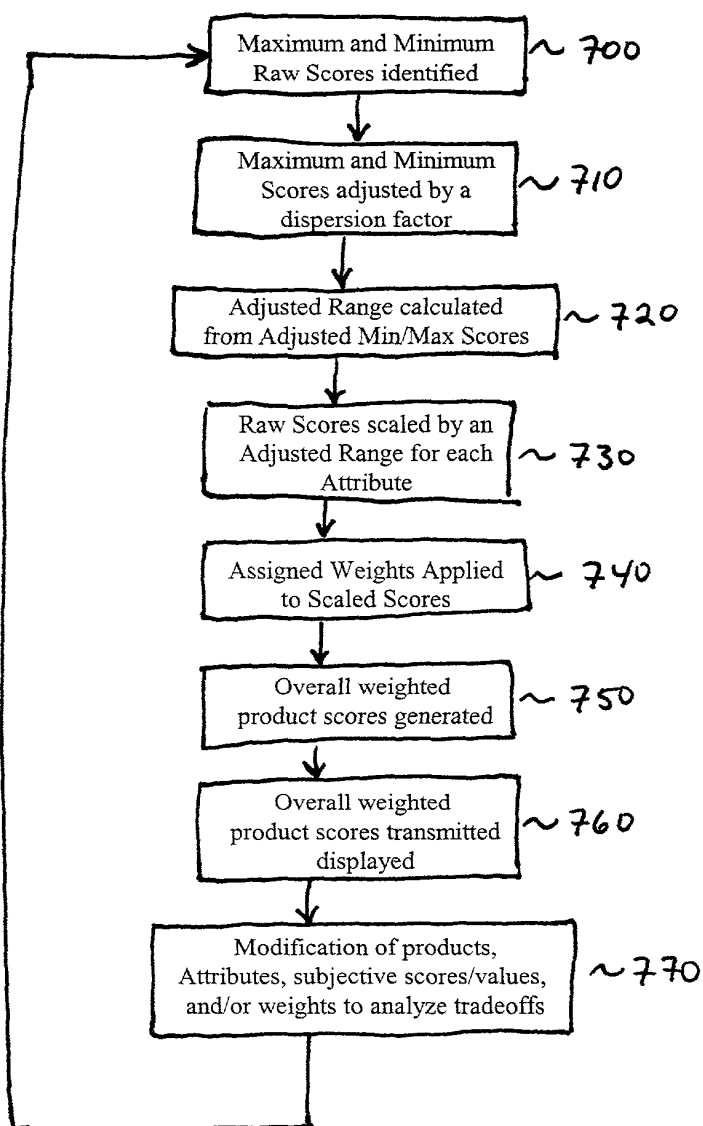


FIG. 3B

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Financial Strength Arrays >>>>>	Rating Categories	S & P	AFS S & P's	A.M. Best	AFS A.M. Best	Weiss	AFS Weiss	Moody's	Duff & Phelps
	Superior	20 AAA	20 AAA	20 A++	20 A++	A+	20	AAA	AAA
	Excellent	19 AA+	18 AA+	18 A+	18 A	A	18	Aa1	AA+
		18 AA	17 AA	17 A-	17 A-	A-	17	Aa2	AA
	Very Good	16 AA-	16 AA-	16 B++	16 B+	B+	16	Aa3	AA-
		15 A+	15 A+	15 B+	15 B	B	15	A1	A+
		14 A	14 A	14 B+	14 B-	B-	14	A2	A
		13 A-	13 A-	13 B	13 C+	C+	13	A3	A-
	Good	12 BBB+	12 BBB+	12 B	12 C	C	12	Baa1	BBB+
		11 BBB	11 BBB	11 B-	11 C-	C-	11	Baa2	BBB
		10 BBB-	10 BBB-	10 B-	10 D+	D+	10	Baa3	BBB-
	Fair	9 BB+	9 BB+	9 C++	9 D	D	9	Ba1	BB+
		8 BB	8 BB	8 C+	8 D-	D-	8	Ba2	BB
		7 BB-	7 BB-	7 C	7 E+	E+	7	Ba3	BB-
	Marginal	6 B+	6 B+	6 C	6 E	E	6	Ba1	B+
		5 B	5 B	5 C-	5 E-	E-	5	Ba2	B
		4 B-	4 B-	4 D	4 F	F	4	Ba3	B-
	Below Standards	3 CCC	3 CCC	3 D	3 F	F	3	Can	
		2 CC	2 CC	2 E	2 F	F	2	Ca	
		1 C	1 C	1 F	1 F	F	1	C	
		0 D	0 D	0 F	0 F	F	0		
		-1 D	-1 D	-1 F	-1 F	F	-1		

Fig. 4B

Raw Score Results				Raw Scores, before weights applied										Product		
Weight	Subt	Categ	Category of Analysis	Product										Product	Product	
				A	B	C	D	E	F	G	H	I	J			
20.00			Financial Strength of Insurance Company													
			5.00 S&P Rating	17.00	10.00	18.00	6.00	5.00	18.00	12.00	17.00	6.00	20.00			
			5.00 Weiss Rating	16.00	13.00	17.00	16.00	12.00	18.00	16.00	15.00	12.00	20.00			
			5.00 A.M. Best Rating	18.00	19.00	19.00	19.00	3.00	18.00	6.00	11.00	6.00	20.00			
			3.00 Asset Size	\$3,849	\$68,853	\$19,864	\$501	\$25,230	\$12,850	\$750	\$680	\$72,000				
			2.00 Stock Size	7	9	10	6	3	7	6	8	4	10			
60.00			Funding Analysis													
			20.00 Cash Flow Required for Funding	\$3,752,850	\$3,335,660	\$3,658,035	\$3,150,000	\$3,450,000	\$3,680,000	\$3,985,000	\$3,680,000	\$3,800,000				
			6.00 Net Present Value of A/T Cash Flow at X%	\$2,565,990	\$1,952,005	\$3,485,005	\$1,750,000	\$2,235,000	\$1,790,000	\$2,195,000	\$1,650,000	\$1,650,000				
			20.00 IRR on Composite A/T Cash Flow	8.65%	7.12%	9.20%	7.60%	6.25%	6.10%	5.60%	5.45%	4.90%				
			6.00 A/T Effect on Earnings, Yr. 1	(\$250,356)	(\$187,550)	(\$225,330)	(\$75,000)	(\$48,000)	(\$238,000)	(\$174,000)	(\$215,000)	(\$270,000)				
			3.00 Cum A/T Effect on Earnings, Yr. 5	\$4,580,690	\$4,278,505	\$3,890,690	\$4,550,000	\$4,250,000	\$4,389,000	\$3,670,000	\$4,780,000	\$3,750,000				
15.00			Contractual Features													
			3.00 De-MeCiq Provisions	5.00	4.00	7.00	5.00	2.00	6.00	4.00	8.00	7.00	8.00			
			4.00 Mortality Charge Guarantees	6.00	6.00	6.00	2.00	3.00	4.00	6.00	7.00	5.00	3.00			
			2.00 Expense Charge Guarantees	8.00	7.00	7.00	4.00	5.00	4.00	7.00	5.00	4.00	9.00			
			4.00 Buyer Rating of Fund Choices	10.00	6.00	8.00	10.00	6.00	9.00	7.00	6.00	6.00	9.00			
			2.00 Buyer Rating of Historical Fund Performance	7.00	5.00	8.00	4.00	6.00	7.00	7.00	7.00	6.00	9.00			
5.00			Other													
			5.00 Suitability of Underwriting Offer	9.00	4.00	6.00	4.00	7.00	6.00	5.00	3.00	8.00	5.00			

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Fig. 4c

Raw Score Results			Range and Dispersion of Weighted Scores						
			Dispersion Factor used to de-cluster scores - -----> 10.00%						
Weight			Max	Min	Spread	Adjusted Max w/ Disp. Factor	Adjusted Min. w/ Disp. Factor	Adj. Range w/ Disp. Factor	
Subt	Categ	Category of Analysis							
20.00		Financial Strength of Insurance Company							
	5.00	S&P Rating	20.00	5.00	15.00	21.50	3.50	18.00	
	5.00	Weiss Rating	20.00	12.00	8.00	20.80	11.20	9.60	
	5.00	A.M. Best Rating	20.00	3.00	17.00	21.70	1.30	20.40	
	3.00	Asset Size	\$72,000	\$501	\$71,499	\$79,150	(\$6,649)	\$85,799	
	2.00	Strength of Financial Backing including Parent	10.00	3.00	7.00	10.70	2.30	8.40	
60.00		Funding Analysis							
	20.00	Cash Flow Required for Funding	(\$2,985,000)	(\$3,858,035)	\$873,035	(\$2,897,697)	(\$3,945,339)	\$1,047,642	
	6.00	Net Present Value of A/T Cash Flow at X%	\$3,485,005	\$850,265	\$2,634,740	\$3,748,479	\$586,791	\$3,161,688	
	20.00	IRR on Composite A/T Cash Flow	7.600%	4.900%	2.700%	7.870%	4.630%	3.240%	
	6.00	A/T Effect on Earnings, Yr 1	(\$25,260)	(\$270,000)	\$244,740	(\$786)	(\$294,474)	\$293,688	
	3.00	Cum. A/T Effect on Earnings, Yr 5	\$4,780,000	\$2,765,888	\$2,014,112	\$4,981,411	\$2,564,477	\$2,416,934	
	5.00	Earnings Crossover	7.00	1.00	6.00	7.60	0.40	7.20	
15.00		Contractual Features							
	3.00	De-MECing Provisings	8.00	2.00	6.00	8.60	1.40	7.20	
	4.00	Mortality Charge Guarantees	8.00	2.00	6.00	8.60	1.40	7.20	
	2.00	Expense Charge Guarantees	8.00	3.00	5.00	8.50	2.50	6.00	
	4.00	Buyer Rating of Fund Choices	10.00	6.00	4.00	10.40	5.60	4.80	
	2.00	Buyer Rating of Historical Fund Performance	9.00	4.00	5.00	9.50	3.50	6.00	
5.00		Other							
	5.00	Suitability of Underwriting Offer	9.00	3.00	6.00	9.60	2.40	7.20	
100.00	100.00								

Raw Score Results			SCALED SCORING											
			<----- Scaled Scores, after weights applied ----->											
Weight	Subj.	Categ.	Category of Analysis	Scaled Score-->	Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
20.00			Financial Strength of Insurance Company		48.43	57.10	51.34	38.58	54.19	54.85	41.14	51.27	34.95	37.46
			S&P Rating		3.75	4.03	4.03	0.69	0.42	4.03	2.36	3.75	0.69	4.58
			Weiss Rating		2.50	0.94	3.02	4.02	0.42	3.54	2.50	1.98	0.42	4.58
			A.M. Best Rating		4.09	4.34	4.34	4.34	0.42	4.34	1.64	2.38	1.15	4.58
			Asset Size		0.37	0.26	2.64	0.93	0.25	1.11	0.67	0.26	0.26	2.75
			Strength of Financial Backing including Parent		1.12	1.60	1.83	1.36	0.17	1.12	0.88	1.36	0.40	1.83
60.00			Funding Analysis											
			Cash Flow Required for Funding		\$4	\$13	\$12	\$2	\$15	\$9	\$5	\$18	\$5	\$3
			Net Present Value of A/T Cash Flow at X%		\$4	\$1	\$3	\$6	\$4	\$2	\$4	\$2	\$3	\$2
			IRR on Composite A/T Cash Flow		753.05%	1537.04%	351.85%	876.54%	1833.33%	1000.00%	907.41%	598.77%	506.17%	166.67%
			AT Effect on Earnings, Yr. 1		\$1	\$6	\$2	\$1	\$4	\$5	\$1	\$2	\$2	\$1
			Cum. AT Effect on Earnings, Yr. 5		\$3	\$2	\$2	\$0	\$3	\$2	\$2	\$1	\$3	\$1
15.00			Earnings Crossover		2	1	3	4	1	2	3	3	5	0
			Contractual Features											
			De-MECing Provisions		1.50	1.08	2.33	1.50	0.25	1.92	1.08	2.76	2.33	2.75
			Mortality Charge Guarantees		3.67	3.67	2.56	0.33	0.89	1.44	2.56	3.11	2.00	0.89
			Expense Charge Guarantees		1.83	1.50	0.50	0.50	0.83	0.50	1.50	0.83	0.50	0.17
			Buyer Rating of Fund Choices		3.67	0.33	2.00	3.67	0.33	2.83	1.17	0.33	0.33	2.83
5.00			Buyer Rating of Historical Fund Performance		1.17	0.50	1.50	0.17	0.83	1.17	0.83	1.17	0.83	1.83
			Other											
			Suitability of Underwriting Offer		4.58	1.11	2.50	1.11	3.19	2.50	1.81	0.42	3.89	1.81

Fig 4E

eValuator Weighted Scoring of Funding Sources for Supplemental Benefit Plans		WEIGHTED SCORES AND USER INPUT OF SUBJECTIVE RANKS									
Category	Comp	Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
Weights		61.96	36.55	67.83	31.53	28.19	63.99	44.11	34.61	27.50	52.68.99
Select weights		Please Insert Subjective Rank of Scale of 1 to 10 in Shaded Cells below									
60%	Financial Strength of Insurance Company										
	S&P Rating	AA	AA+	AA+	B+	B	AA+	BBB+	AA	B+	AAA
	Moody's Rating	B+	A+	A+	B+	C	A	C+	B	C	A+
	A.M. Best Rating	A	A+	A+	A+	A	A	A	B	C	A+
	Asset Size (millions)	\$3,874	\$530	\$88,953	\$19,804	\$501	\$25,230	\$12,650	\$750	\$580	\$72,000
20%	Strength of Financial Backing including Parent	7	9	10	8	3	7	6	8	4	10
	Funding Analysis										
	Cash Flow Required for Funding	(\$3,752,850)	(\$3,265,980)	(\$3,335,860)	(\$3,858,035)	(\$3,150,000)	(\$3,450,000)	(\$3,600,000)	(\$2,085,000)	(\$3,680,000)	(\$3,800,000)
	Net Present Value of A/T Cash Flow at X%	\$2,055,980	\$650,263	\$1,952,005	\$3,463,003	\$2,950,000	\$1,750,000	\$2,735,000	\$1,790,000	\$2,195,000	\$1,650,000
	IRR on Composite A/T Cash Flow	5.85%	7.12%	5.20%	6.05%	7.80%	6.25%	6.10%	5.60%	5.45%	4.90%
15%	A/T Effect on Earnings Yr. 1	(\$250,385)	(\$25,280)	(\$187,580)	(\$225,330)	(\$75,000)	(\$48,000)	(\$238,000)	(\$174,000)	(\$215,000)	(\$270,000)
	Cum A/T Effect on Earnings Yr. 5	\$4,989,660	\$4,278,505	\$3,899,660	\$2,785,888	\$4,650,000	\$4,250,000	\$4,389,000	\$3,670,000	\$4,780,000	\$3,750,000
	Earnings Crossover	3	2	4	6	2	3	4	4	7	1
	Contractual Features										
	De-Merit Provisions	5	4	7	5	2	6	4	8	7	6
5%	Mortality Charge Guarantees	8	8	6	2	3	4	6	7	5	3
	Expense Charge Guarantees	6	7	4	4	5	4	7	5	4	3
	Buyer Rating of Fund Choices	10	6	8	10	6	9	7	6	6	9
	Buyer Rating of Historical Fund Performance	7	5	8	4	6	7	6	7	6	9
	Other										
100%	Suitability of Underwriting Offer	9	4	6	4	7	6	5	3	8	5

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Benefit Modeling

Case Data

Insurance Content

Employee

Company-Product: Corporate Sponsored VUL

Benefits Modeling	
<input type="checkbox"/> Policy Ownership Option	CASD
<input type="checkbox"/> Premium Bonus Option	0
<input type="checkbox"/> Display Group Carve-Out	No
<input type="checkbox"/> Display Split Dollar	No
<input type="checkbox"/> Death Benefit Split Option	PREM
<input type="checkbox"/> Cash Value Split Option	2 - PREM
<input type="checkbox"/> Coll Assignment SD Tax Option	0 - S83
<input type="checkbox"/> Reverse SD Termination	0
<input type="checkbox"/> Display Death Benefit Only	No
<input type="checkbox"/> Death Benefit Control	0
<input type="checkbox"/> Display Sup. Income Plan	No
<input type="checkbox"/> Display Post-Ret. Med. Ben.	No
<input type="checkbox"/> Retirement Benefit Control	0
<input type="checkbox"/> Display Deferral Plan	No
<input type="checkbox"/> Maximum Employee Deferral	0
<input type="checkbox"/> Max. Corporate Contribution	0

Internet

FIG. 5A

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Benefit Modeling
Case Data
Insurance Content
Employee

Company Product - Corporate Sponsored VUL

Case Data	
Producer Name	Mt. Producer
Plan Name	Basic Insurance Plan
Corporation Name	XYZ Corporation
Group Case #	
Plan Initiation Date	01/01/1999
Fiscal Year-end Date	
<input type="checkbox"/> Corporate Tax Bracket	40%
DISPLAY PLAN ASSUMPTIONS	Yes
<input type="checkbox"/> A/T Cost of Money Rate	1%
A/T Pres Val Discount Rate	0%
General Inflation Rate	4%
<input type="checkbox"/> Mortality Table	CS080
<input type="checkbox"/> Death Benefit Accounting	1
<input type="checkbox"/> Income Benefit Accounting	1

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FIG. 5B

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Benefit Modeling
Case Data
Insurance Content
Employee

Company Product - Corporate Sponsored VUL

Insurance Controls

<input type="checkbox"/>	Policy #	
<input checked="" type="checkbox"/>	Policy Issue Date	09/01/1999
<input type="checkbox"/>	Policy	2 - Corporate VUL
<input type="checkbox"/>	Variable Life Interest Rate	10.00%
<input type="checkbox"/>	Asset Management Fee	2 - AVERAGE
<input type="checkbox"/>	Fund Allocation Blend	ACB-100%
<input type="checkbox"/>	DISPLAY UNDERWRITING/OPTIONS	No
<input type="checkbox"/>	Max % Target for Solving	0
<input type="checkbox"/>	Aggregate Target Death Benefit	100%B
<input type="checkbox"/>	% Increase in Aggregate Targ	0
<input type="checkbox"/>	Flat Offset for Aggreg. Target	0
<input type="checkbox"/>	Aggregate Target DB Maximum	0
<input type="checkbox"/>	Additions to Aggregate Target	

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FIG. 5C

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Files Case Census Run Analysis

Company-Product	Corporate Sponsored VUL
Employee	
<input checked="" type="checkbox"/> Employee Name	Alok Mehta
<input checked="" type="checkbox"/> Date of Birth/Entry Age	45
<input type="checkbox"/> Retirement Age	65
<input type="checkbox"/> Mortality Assumptions	80
<input type="checkbox"/> Salary	0
<input type="checkbox"/> Salary Increase Rate	3%
<input type="checkbox"/> Salary Bonus	0
<input type="checkbox"/> Salary Bonus Increase Rate	0
<input type="checkbox"/> Employee Tax Bracket	28%
<input type="checkbox"/> Social Security Number	0
<input type="checkbox"/> Date of Hire/Hire Age	0
<input type="checkbox"/> Accruals Prior to Plan Inception	0

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FIG. 5D

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Files Case Census Run Analysis

Company-Product Corporate Sponsored VUL

	Employee Name	Date of Birth/Entry Age	Policy Issue Date	Census GPT/CVAT Option	Pre
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC

javascript:void(0)

Internet

FIG. 5E

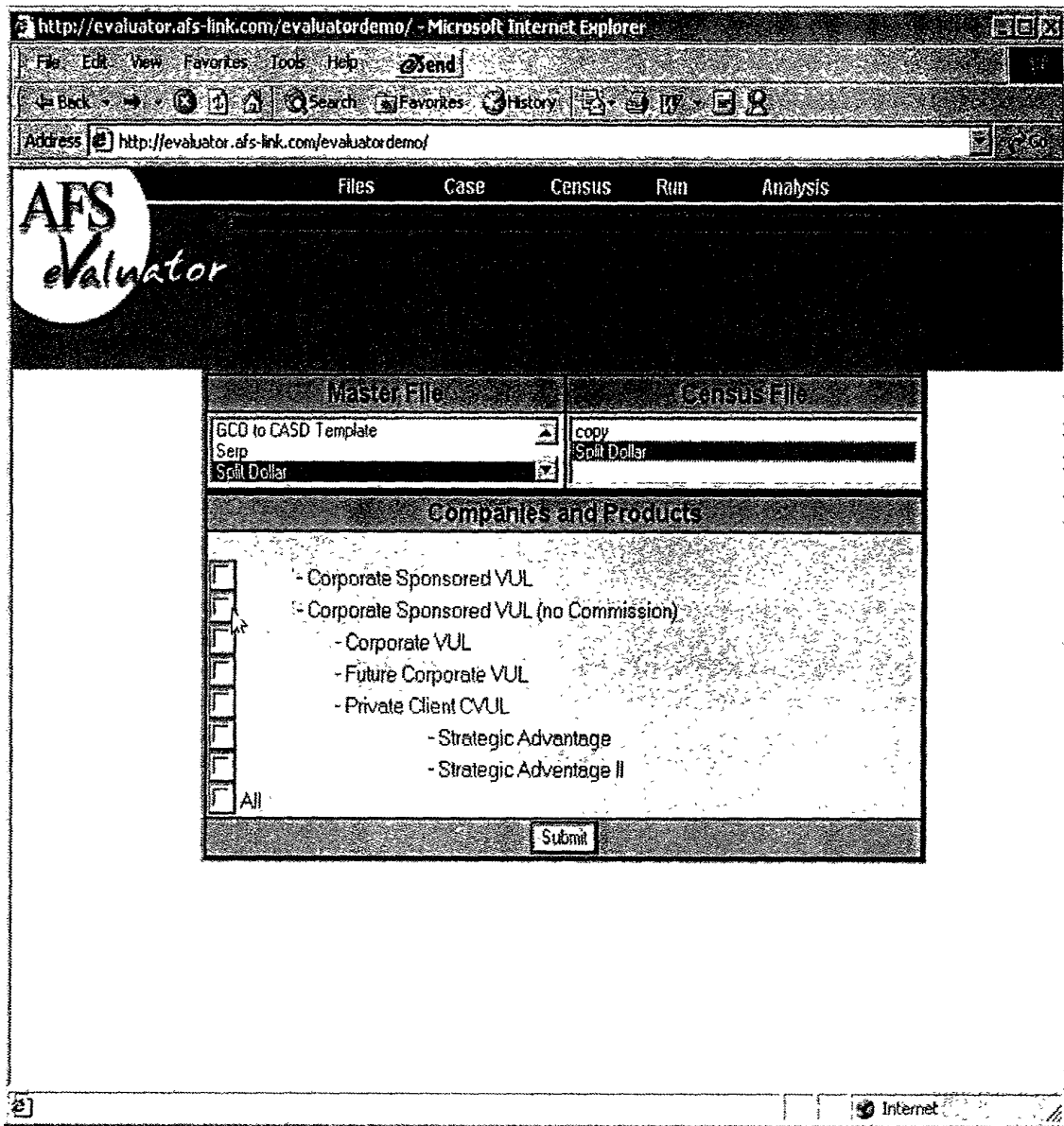


FIG 5F

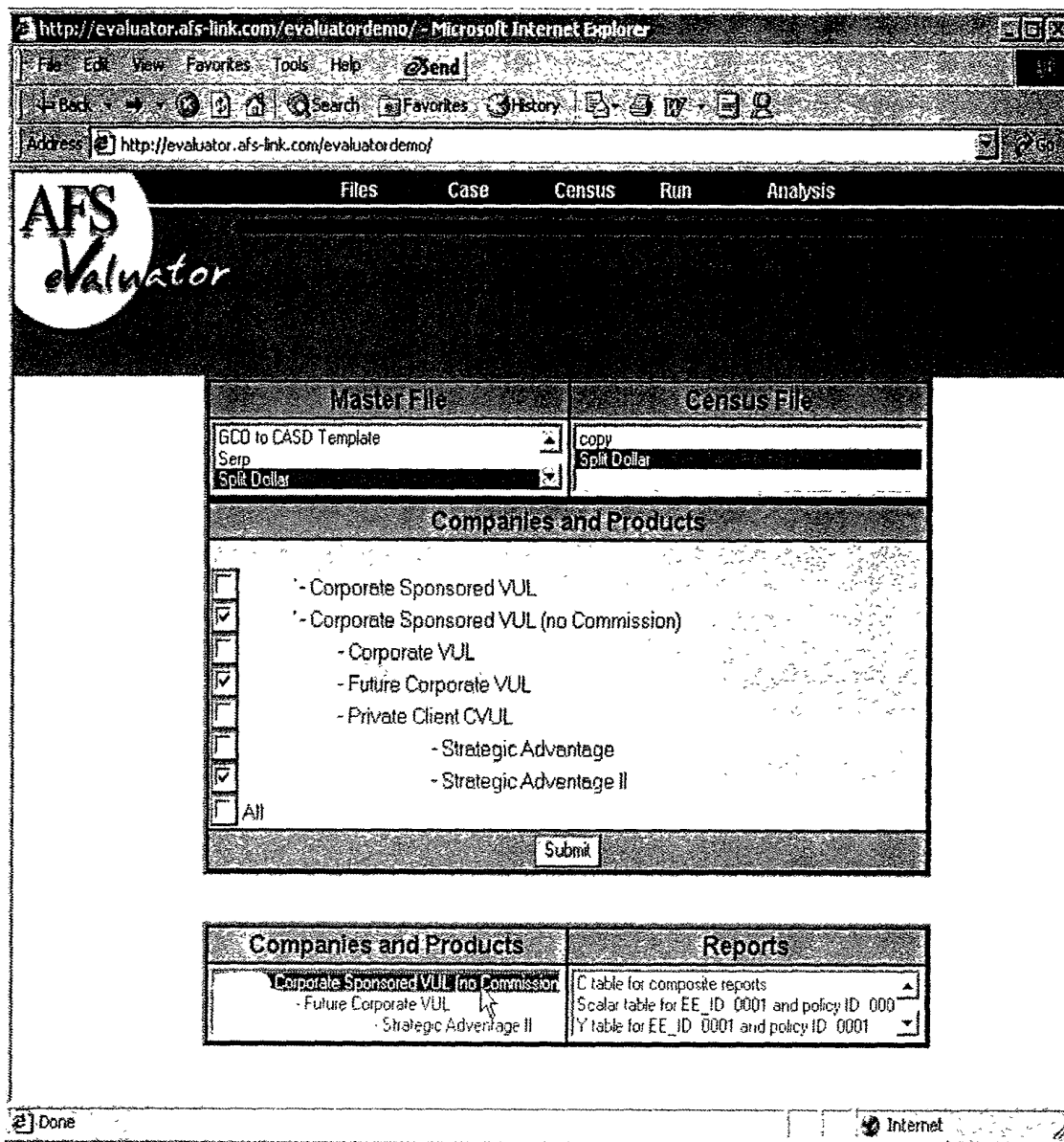


FIG. 5G

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	Corporate			After-Tax	Corporate	After-Tax
	Net	After-Tax		Net	Effect on	After-Tax
Age	After-Tax	Cash Flow	Total	cash	Total	Earnings
Beginning of Year	Insurance Outlay	Insurance Only	Cash Value	Surrender Value	Death Benefit	Insurance Alone
						Integrated Program
0	13634.65	-13634.65	0	13000.4	370305	634.25
0	13634.65	-13634.65	0	26723.49	370305.01	88.44
0	13634.65	-13634.65	0	41294.31	370305	444.28
0	13634.65	-13634.65	0	57360.44	370305.02	718.11
0	13634.65	-13634.65	0	74952.09	370304.98	1173.95
0	13634.65	-13634.65	0	94141.45	373065.32	1120.95
0	13634.65	-13634.65	0	114859.79	405277.48	983.54
0	3634.65	-3634.65	0	127358.94	415383.7	1029.73
0	3634.65	-3634.65	0	140864.14	426054.77	1076.35
0	3634.65	-3634.65	0	155497.14	437381.16	1123.49
0	3634.65	-3634.65	0	171342.77	449392.56	1171.04
0	3634.65	-3634.65	0	188479	462060.67	1219.12
0	3634.65	-3634.65	0	206990.99	475418.84	1267.65
0	3634.65	-3634.65	0	226998.1	489494.25	1316.69
0	3634.65	-3634.65	0	248632.08	504314.33	1366.18
0	3634.65	-3634.65	0	272050.54	519904.42	1416.19
0	3634.65	-3634.65	0	297396.06	536327.91	1466.71
0	3634.65	-3634.65	0	324821.22	553627.48	1517.71
0	3634.65	-3634.65	0	354492.09	571852.41	1569.24
0	3634.65	-3634.65	0	386588.19	596788.25	1621.29
0	3634.65	-3634.65	0	422098.27	624163.01	1673.85

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FIG. 5H

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Files Case Census Run Analysis

Weights	Detail	Categories	Corporate Sponsored VUL (no Commission)	Future Corporate VUL	Strategic Advantage II
		Financial Strength of Insurance Company			
	5	S&P Rating	AAA	AAA	AAA
	5	Weiss Rating	A+	A+	A+
	5	A.M. Best Rating	A++	A++	A++
	5	Asset Size millions	\$1,200,000.00	\$2,000,000.00	\$1,800,000.00
	20	Strength of Financial Backing including Parent	5	8	4

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FIG 51

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	20	Backing including Parent	5	8	4
45		Funding Analysis			
	10	Cash Flow Required for Funding	(\$14,215.03)	(\$13,634.65)	(\$14,214.97)
	10	Net Present Value of A/T Cash Flow at COM Rate	\$290,942.90	\$18,964.41	\$372,718.19
	10	IRR on Composite A/T Cash Flow	0.65	0.68	0.77
	10	A/T Effect of Earning. Year 1	(\$1,387.15)	(\$634.25)	(\$457.25)
	2	Cum. A/T Effect on Earnings. Yr 5	\$3,013.77	\$1,790.53	\$1,918.30
	3	Earnings Crossover	3	2	4
13		Contractual			

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FIG. 5J

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13		Contractual Features			
	3	De-MECing Provisions	5	5	6
	2	Mortality Charge Guarantees	6	7	2
	3	Expense Charge Guarantees	7	5	6
	2	Buyer Rating of Funding choices	6	8	6
	3	Buyer Rating of Historical Fund Performances	6	6	1
2		Other			
	2	Suitability of Underwriting Offer	8	7	6
100					
Submit					

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FIG. 5K

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	3	De-MECing Provisions	5	5	6
	2	Mortality Charge Guarantees	6	7	2
	3	Expense Charge Guarantees	7	5	6
	2	Buyer Rating of Funding choices	6	8	6
	3	Buyer Rating of Historical Fund Performances	6	6	1
2		Other			
	2	Suitability of Underwriting Offer	8	7	6
100					
Submit					

Internet

FIG. 5L

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Weights	Detail	Categories	Corporate Sponsored VUL (no Commission)	Future Corporate VUL	Strategic Advantage II
		SCORES →	28.5736	51.7471	41.6333
		Financial Strength of Insurance Company			
	5	S&P Rating	AAA	AAA	AAA
	5	Weiss Rating	A+	A+	A+
	5	A.M. Best Rating	A++	A++	A++
	5	Asset Size millions	\$1,200,000.00	\$2,000,000.00	\$1,800,000.00
	20	Strength of Financial Backing including Parent	5	8	4

Done Internet

FIG. 5M